

Table I.F.3(2003) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,079	1,724	1,502	1,390	1,051	897	1,575	969
Industry group **								
Agric., fish., forest.	1,365	.	.	.	.	.	1,982	901
Mining and manufacturing	943	.	.	.	.	.	1,376	897
Construction	1,460	.	.	.	.	.	1,602	1,326
Utilities and transp.	1,072	.	.	.	.	.	1,626	996
Wholesale trade	1,135	.	.	.	.	.	1,404	1,058
Fin. svcs. and real estate	922	.	.	.	.	.	1,356	861
Retail trade	1,144	.	.	.	.	.	1,833	1,004
Professional services	1,117	.	.	.	.	.	1,716	974
Other services	1,139	.	.	.	.	.	1,462	1,035
Ownership								
For profit, incorporated	1,079	.	.	.	.	.	1,588	966
For profit, unincorporated	1,156	.	.	.	.	.	1,591	1,004
Nonprofit	1,017	.	.	.	.	.	1,407	974
Unknown	1,067	.	.	.	.	.	1,515	939
Age of firm								
Less than 5 years	1,245	.	.	.	.	.	1,435	1,050
5-9 years	1,317	.	.	.	.	.	1,649	1,026
10-19 years	1,269	.	.	.	.	.	1,665	975
20 or more years	1,083	.	.	.	.	.	1,540	989
Unknown	915	.	.	.	.	.	1,470	914
Multi/single status								
2 or more locations	935	.	.	.	.	.	1,417	924
1 location only	1,439	.	.	.	.	.	1,591	1,230
Percent full-time employees								
Less than 25%	1,405	.	.	.	.	.	2,113	1,313
25-49 %	1,169	.	.	.	.	.	1,764	1,022
50-74 %	1,078	.	.	.	.	.	1,731	942
75% or more	1,065	.	.	.	.	.	1,543	958
Union presence								
No union employees	1,155	.	.	.	.	.	1,612	999
Has union employees	923	.	.	.	.	.	1,103	912
Unknown	935	.	.	.	.	.	830	937
Percent low wage employees **								
50% or more low wage	1,323	.	.	.	.	.	1,945	1,103
Less than 50% low wage	1,121	.	.	.	.	.	1,544	966
Unknown	963	.	.	.	.	.	1,423	955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2003) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2003

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.84	57.75	78.97	47.92	29.18	18.95	38.67	11.16
Industry group **								
Agric., fish., forest.	154.77	.	.	.	.	.	189.21	170.97
Mining and manufacturing	25.23	.	.	.	.	.	65.89	28.41
Construction	81.76	.	.	.	.	.	92.27	125.65
Utilities and transp.	69.31	.	.	.	.	.	92.38	65.84
Wholesale trade	57.19	.	.	.	.	.	66.51	75.72
Fin. svcs. and real estate	47.12	.	.	.	.	.	133.44	48.96
Retail trade	104.25	.	.	.	.	.	165.82	95.22
Professional services	29.93	.	.	.	.	.	79.39	27.89
Other services	42.03	.	.	.	.	.	47.46	53.37
Ownership								
For profit, incorporated	18.59	.	.	.	.	.	50.60	13.14
For profit, unincorporated	39.52	.	.	.	.	.	62.80	47.46
Nonprofit	45.95	.	.	.	.	.	168.70	45.21
Unknown	61.70	.	.	.	.	.	137.46	62.06
Age of firm								
Less than 5 years	81.91	.	.	.	.	.	86.50	107.36
5-9 years	47.20	.	.	.	.	.	92.41	66.51
10-19 years	54.12	.	.	.	.	.	109.66	52.71
20 or more years	13.59	.	.	.	.	.	52.83	11.71
Unknown	20.94	.	.	.	.	.	370.14	20.72
Multi/single status								
2 or more locations	16.33	.	.	.	.	.	61.20	17.34
1 location only	32.03	.	.	.	.	.	42.23	43.86
Percent full-time employees								
Less than 25%	244.98	.	.	.	.	.	414.85	119.42
25-49 %	88.04	.	.	.	.	.	169.14	103.23
50-74 %	84.13	.	.	.	.	.	134.65	83.27
75% or more	18.72	.	.	.	.	.	39.40	15.13
Union presence								
No union employees	21.60	.	.	.	.	.	34.12	18.06
Has union employees	63.02	.	.	.	.	.	173.18	63.19
Unknown	65.13	.	.	.	.	.	209.47	65.38
Percent low wage employees **								
50% or more low wage	45.55	.	.	.	.	.	113.56	60.71
Less than 50% low wage	22.84	.	.	.	.	.	32.48	20.62
Unknown	27.29	.	.	.	.	.	270.25	29.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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